

#### ABSTRACT OF THE DISCLOSURE

A thermal recording material including a substrate;  
a thermal coloring layer which is located overlying the  
substrate and which includes a leuco dye and a developer for  
5 coloring the leuco dye upon application of heat; and  
a protective layer which is located overlying the thermal  
coloring layer and which includes a binder resin, a crosslinking  
agent and a filler, wherein the binder resin in the protective  
layer includes a polyvinyl alcohol having a silanol group, and  
10 the crosslinking agent includes a zirconium compound of lactic  
acid.